

March 20, 2009

PUBLIC NOTICE # 2009-12

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-2180		AEGIS SECURITY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
09-2231		AIG CASUALTY COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	AIG PRIVATE CLIENT GROUP EXCESS FLOOD	0
09-2307		AIG CASUALTY COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	AIG PRIVATE CLIENT GROUP MINI EARTHQUAKE	0
09-2309		AIG CASUALTY COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	CLIENT GROUP BROAD EARTHQUAKE	0
09-2310		AIG CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	PERSONAL GROUP EXCESS LIABILITY	0
09-2368		ALLSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCT LIABILITY	
09-2369		ALLSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
09-2186		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NON-FILED	0
09-2247		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RATE	WASTE HAULERS OPERATIONS	-23.66
09-2279		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2280		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2281		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2282		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2283		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2284		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2285		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2286		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2287		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	

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09-2288		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2289		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2290		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2291		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2292		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2293		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2294		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2295		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2296		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
09-2297		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	MANUAL	INLAND MARINE GUIDE	
09-2324		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	MANUAL	INLAND MARINE GUIDE	
09-2347		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	FORMS	AGRICULTURAL OUTPUT	
09-2337	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		0
09-2266		AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	WATERCRAFT	
09-2338	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		0
09-2232		ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-GREAT PROTECTOR SELECT	
09-2269		ARMED FORCES INSURANCE EXCHANGE	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	15.5
09-2336		AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-SPORTS & ENTERTAINMENT	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-2251		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - AFB TECHNOLOGY	
09-2277		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS	
09-2327		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY	
09-2331		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB- MISCELLANEOUS	
09-2372		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT ORGANIZATION MANAGEMENT LIAB	
09-2367		DELOS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08 - SELECT	6.9
09-2370	4381	DELOS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08 - SELECT	
09-2319		EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	CROP FIRE NAMED PERIL INSURANCE	0
09-2315		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
09-2316		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
09-2270	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	D&O ELITE	
09-2334	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PORFOLIO FOR NOT-FOR-PROFIT ORGANIZATION	
09-2271	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O ELITE	
09-2335	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PORFOLIO FOR NOT-FOR-PROFIT ORGANIZATIONS	
09-2241	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE		0
09-2275	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-2303	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-2242	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE		0

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09-2276	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-2304	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-2323		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
09-2341		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		
09-2311	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
09-2312	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
09-2313	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
09-2314	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
09-2234	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	VARIOUS LINES	
09-2268		GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - LAWYERS	
09-2361		GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-2249	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SENIOR LIVING COMMUNITIES	-20
09-2250	0303	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SENIOR LIVING COMMUNITIES	-20
09-2353	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
09-2354	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
09-2256		HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIMESHIELD	
09-2355	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
09-2356	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-2321	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
09-2322	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
09-2272	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	NONE	
09-2265		JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	-4.53
09-2318		JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	UMBRELLA/EXCESS	
09-2332		JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
09-2365		JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	JEWELERS BLOCK / JEWELERS STANDARD	
09-2257		LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	COLLATERAL RECOVERY AND TOWING	-6.5
09-2371		LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	RATE	COMMUNITY ASSOCIATION/EXECUTIVE LIAB	-9.9
09-2237		MAX AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	FILED	0
09-2366		MAX AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NON-FILED	0
09-2233		MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	GAP VARIOUS	0
09-2238		MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CHRYSLER GAP	0
09-2263	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA / EXCESS	
09-2264	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA / EXCESS	
09-2273	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	NONE	
09-2345		NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RATE	NONE	3
09-2346		NORTHLAND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRUCK	0

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09-2364		NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TRUCK	0
09-2363		NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACTORS CHOICE	
09-2278		OLD UNITED CASUALTY COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	WESTERN MARINE-AQUAPAC MILLENIUM	0
09-2333		PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	ULTIMATE COVER	
09-2357	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
09-2348		RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-2262		SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPORTS & LEISURE	
09-2326		SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RATE	VAR. 5 -MOTOR TRUCK CARGO	-28.1
09-2261		SPARTA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
09-2317		TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
09-2320		TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-UNIVERSAL EXCESS	
09-2358	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
09-2299		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS GENERAL LIABILITY	
09-2325		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS LIABILITY	
09-2306		VIRGINIA SURETY COMPANY, INC.	PERSONAL	INLAND MARINE	NEW PROGRAM	AUTO DEDUCTIBLE REIMBURSEMENT	0
09-2252		WESCO INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
09-2267		WESCO INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-2343		WESCO INSURANCE COMPANY	PERSONAL	MISCELLANEOUS	NEW PROGRAM	HOME SERVICES WARRANTY	0

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09-2235	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	MULTI-PERIL	FORMS	VARIOUS LINES	
09-2239	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	AIRCRAFT	FORMS	AVIATION	
09-2236	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	VARIOUS LINES	
09-2240	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	AVIATION	
09-2230		ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB- EDUCATORS LEGAL	0
09-2339	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		0
114 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

March 20, 2009

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Delete	09-2075	3/13/2009	Old Republic Insurance Company	Commercial Aircraft	Forms	Aviation Airport Owners & Operators Liability	
Incorrect	09-1825	3/6/2009	Transguard Insurance Company of America, Inc.	Commercial Earthquake	Both Rate and Form		0.00%
Correct	09-1825	3/6/2009	Transguard Insurance Company of America, Inc.	Commercial Earthquake	Rule Change		0.00%

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